

Information to identify the case:

Debtor 1	Charles F. Myers	Social Security number or ITIN	xxx-xx-7788
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-19243-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles F. Myers
aka Charles Myers Jr.

9/18/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Charles F. Myers
DebtorCase No. 15-19243-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db Charles F. Myers, 2210 Venezia Ave, Vineland, NJ 08361-6865
 cr +NATIONSTAR MORTGAGE, LLC, P. O. Box 9013, Addison, TX 75001-9013
 cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

515515884 +Apex Asset, Po Box 230609, Montgomery, AL 36123-0609
 515515889 +Landis Sewerage Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200
 515515890 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067-4177)

515515892 +Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128
 515604187 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)

515515893 South Jersey MRI, 1103 S Delsea Dr, Vineland, NJ 08360-6263
 515515894 South Jersey Regional Medical Center, 501 Front St, Elmer, NJ 08318-2101
 515730377 +TD Auto Finance LLC, c/o Schiller & Knapp LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190
 515732314 +TD Auto Finance, LLC, Attn Lynn T. Nolan, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2020 02:01:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 19 2020 02:01:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515515885 EDI: BANKAMER.COM Sep 19 2020 05:13:00 Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 515515887 EDI: LCITDAUTO Sep 19 2020 05:13:00 Chrysler Financial Services, PO Box 9223, Farmington Hills, MI 48333-9223
 515515886 EDI: CAPITALONE.COM Sep 19 2020 05:13:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 515734786 EDI: CAPITALONE.COM Sep 19 2020 05:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515650127 EDI: PRA.COM Sep 19 2020 05:13:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 515738763 EDI: PRA.COM Sep 19 2020 05:13:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
 515515891 +EDI: PRA.COM Sep 19 2020 05:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 515515895 EDI: NEXTEL.COM Sep 19 2020 05:13:00 Sprint, PO Box 8077, London, KY 40742-8077
 515730380 +EDI: LCITDAUTO Sep 19 2020 05:13:00 TD Auto Finance LLC, Trustee Payment Department, PO Box 16041, Lewiston, Maine 04243-9523

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517449119 Select Portfolio Servicing, Inc., P. O. Box 65450, Salt Lake City, UT 8416
 517449120 Select Portfolio Servicing, Inc., P. O. Box 65450, Salt Lake City, UT 8416,
 Select Portfolio Servicing, Inc., P. O. Box 65450, Salt Lake City, UT 8416
 515706576* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, Texas 75261-9741)
 515515896* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, PO Box 283, Trenton, NJ 08602-0283)
 515515888 ##Frederick J. Hanna & Associates, PC, 2253 Northwest Pkwy SE, Marietta, GA 30067-8764
 515515897 ##+Virtuoso Sourcing Grou, 3033 S Parker Rd, Ste 1000, Aurora, CO 80014-2919
 515515898 ##Zucker Goldberg & Ackerman, LLC, 200 Sheffield St Ste 101, Mountainside, NJ 07092-2315
 TOTALS: 2, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Charles F. Myers aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Charles F. Myers bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Francesca Ann Arcure on behalf of Creditor NATIONSTAR MORTGAGE, LLC
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,
summarymail@standingtrustee.com
Lynn Therese Nolan on behalf of Creditor TD Auto Finance LLC ecfnofices@grosspolowy.com,
lnolan@grosspolowy.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2
rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2, U.S. Bank
National Association, as Indenture Trustee rsolarz@kmlawgroup.com
William M.E. Powers, III on behalf of Creditor Nationstar Mortgage, LLC ecfpowerskirn.com
TOTAL: 11